

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	KASOWER	Examiner:	M. SHAIKH
Serial No.:	10/665244	Group Art Unit:	3696
Filed:	September 20, 2003	Docket No.:	20168.0004USU2
Title:	METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL		

CERTIFICATE UNDER 37 CFR 1.6(d):

I hereby certify that this paper is being transmitted by EFS Web to the U.S. Patent and Trademark Office on August 8, 2008.

By: 

Name: Jeri Caron

AMENDMENT AND RESPONSE UNDER 37 CFR 1.116

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the final Official action dated May 29, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.